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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/544,150	04/06/2000	Louis J Pinga	P006 P00252-US	9167
3017	7590	09/16/2004	EXAMINER	
BARLOW, JOSEPHS & HOLMES, LTD.			KARMIS, STEFANOS	
101 DYER STREET			ART UNIT	PAPER NUMBER
5TH FLOOR				3624
PROVIDENCE, RI 02903				

DATE MAILED: 09/16/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Advisory Action</b>	<b>Application No.</b>	<b>Applicant(s)</b>
	09/544,150	PINGA ET AL.
	<b>Examiner</b>	<b>Art Unit</b>
	Stefano Karmis	3624

--The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

THE REPLY FILED 17 August 2004 FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE. Therefore, further action by the applicant is required to avoid abandonment of this application. A proper reply to a final rejection under 37 CFR 1.113 may only be either: (1) a timely filed amendment which places the application in condition for allowance; (2) a timely filed Notice of Appeal (with appeal fee); or (3) a timely filed Request for Continued Examination (RCE) in compliance with 37 CFR 1.114.

**PERIOD FOR REPLY** [check either a) or b)]

a)  The period for reply expires \_\_\_\_\_ months from the mailing date of the final rejection.  
 b)  The period for reply expires on: (1) the mailing date of this Advisory Action, or (2) the date set forth in the final rejection, whichever is later. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of the final rejection.  
 ONLY CHECK THIS BOX WHEN THE FIRST REPLY WAS FILED WITHIN TWO MONTHS OF THE FINAL REJECTION. See MPEP 706.07(f).

Extensions of time may be obtained under 37 CFR 1.136(a). The date on which the petition under 37 CFR 1.136(a) and the appropriate extension fee have been filed is the date for purposes of determining the period of extension and the corresponding amount of the fee. The appropriate extension fee under 37 CFR 1.17(a) is calculated from: (1) the expiration date of the shortened statutory period for reply originally set in the final Office action; or (2) as set forth in (b) above, if checked. Any reply received by the Office later than three months after the mailing date of the final rejection, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

1.  A Notice of Appeal was filed on \_\_\_\_\_. Appellant's Brief must be filed within the period set forth in 37 CFR 1.192(a), or any extension thereof (37 CFR 1.191(d)), to avoid dismissal of the appeal.  
 2.  The proposed amendment(s) will not be entered because:  
 (a)  they raise new issues that would require further consideration and/or search (see NOTE below);  
 (b)  they raise the issue of new matter (see Note below);  
 (c)  they are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or  
 (d)  they present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: \_\_\_\_\_.

3.  Applicant's reply has overcome the following rejection(s): \_\_\_\_\_.  
 4.  Newly proposed or amended claim(s) \_\_\_\_\_ would be allowable if submitted in a separate, timely filed amendment canceling the non-allowable claim(s).  
 5.  The a) affidavit, b) exhibit, or c) request for reconsideration has been considered but does NOT place the application in condition for allowance because: See Continuation.  
 6.  The affidavit or exhibit will NOT be considered because it is not directed SOLELY to issues which were newly raised by the Examiner in the final rejection.  
 7.  For purposes of Appeal, the proposed amendment(s) a) will not be entered or b) will be entered and an explanation of how the new or amended claims would be rejected is provided below or appended.

The status of the claim(s) is (or will be) as follows:

Claim(s) allowed: \_\_\_\_\_.

Claim(s) objected to: \_\_\_\_\_.

Claim(s) rejected: \_\_\_\_\_.

Claim(s) withdrawn from consideration: \_\_\_\_\_.

8.  The drawing correction filed on \_\_\_\_\_ is a) approved or b) disapproved by the Examiner.  
 9.  Note the attached Information Disclosure Statement(s) ( PTO-1449) Paper No(s). \_\_\_\_\_.  
 10.  Other: \_\_\_\_\_

Regarding Applicant's remarks on page 10 of Applicant's response filed 17 August 2004, Applicant states that Foodman lacks that the transfer account be an investment account. However, Foodman was not relied upon for teaching this limitation. Hardesty teaches providing a card linked to an investment account for use by a casino patron (column 5, lines 27-41).

Further Applicant continues by stating that the combined teachings of Foodman and Hardesty fail to teach the concept of taking a designated portion of funds wagered and winnings and segregating them into a reserve account for the benefit of the patron and then transferring those funds into an investment vehicle on behalf of the patron. However Foodman clearly teaches in a preferred embodiment that the casino patron uses a debit card in conjunction with a casino issued card to obtain and transfer funds. Therefore the casino patron may take a designated portion of funds wagered and winnings and segregate a portion of those funds from the casino issued card into the debit account held by the casino patron (column 11 line 46 thru column 12, line 3 and column 10, line 52 thru column 11, line 15). Further, as mentioned above, Hardesty teaches the ability to provide a casino as a merchant that is linked to loading an investment (retirement) fund card (column 5, lines 27-61). Applicant is reminded that claims must be interpreted as broadly as their terms reasonably allow *In re Zietz*, 13 USPQ2d 1320, 1322 (Fed. Cir. 1989).

Therefore the rejection of claims 1-23 as stated in the previous office action mailed 06 August 2004 and Applicant's request for reconsideration is respectfully denied.



HANI M. KAZIMI  
PRIMARY EXAMINER